

DECLARATION AND POWER OF ATTORNEY

We, Andrew C. Gilbert (deceased) and Glenn D. Kirwin (deceased), declare that we are citizens of the United States, last residing and having a post office address at 5 Scarlet Oak Road, Califon, New Jersey 07830, and 3 Adrian Circle, Scarsdale, New York 10583, respectively, having respective legal representatives Mary Ann Gilbert (wife) and Joan Kirwin (wife), respectively residing and having a post office address at 5 Scarlet Oak Road, Califon, New Jersey 07830, and 3 Adrian Circle, Scarsdale, New York 10583;

that we verily believe ourselves to be the original, first, and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHODS AND SYSTEMS FOR PROVIDING
CROSSING MARKETS

the specification of which

[] is attached hereto

[X] was filed on January 7, 2002

as Application No. 10/040,837

that we have reviewed and do understand the content of said specification, including the claims, and acknowledge our duty to disclose to the United States Patent and Trademark Office information known by us to be material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56;

that we do not know and do not believe that this invention or discovery was ever known or used in the United States of America before our invention or discovery thereof, or patented or described in any printed publication in any country before our invention or discovery thereof, or more than one year prior to this application; or in public use or on sale in the United States of America more than one year prior to this application; that this invention or discovery has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by us or our legal representatives or assigns more than twelve months prior to this application; and that no application for patent or inventor's certificate on this invention or discovery has been filed in any country foreign to the United States of America by us or our legal representatives or assigns;

and we hereby appoint Laurence S. Rogers, Esq., Reg. No. 28,465, Jeffrey H. Ingerman, Esq., Reg. No. 31,069, and Joel Weiss, Esq., Reg. No. 44,398, our attorneys, with power of substitution, and with power of appointment of associate attorneys and agents, and of revocation of their powers, to prosecute this application and any divisions, continuations in whole or in part, renewals and reissues of the same, and to transact all business in the Patent and Trademark Office connected therewith;

and we request that communications be sent
to:

Joel Weiss
Fish & Neave
1251 Avenue of the Americas
New York, New York 10020-1104

and that telephone calls be directed to:

Joel Weiss
(212) 596-9000.

Wherefore, we pray that Letters Patent be granted to us for the invention or discovery described and claimed in the attached specification and claims, and we hereby subscribe our names to the foregoing specification and claims, and declaration.

We declare, further, that we understand the English language and that all statements made herein of our own knowledge are true, and that all statements made on information and belief are believed to be true; and, further, that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full name of first inventor Andrew C. Gilbert (deceased)

Signed for deceased
first inventor by
legal representative
(wife) pursuant to
37 C.F.R. § 1.42

Mary Ann Glibert Date

Legal representative's residence 5 Scarlet Oak Road,
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Legal representative's citizenship USA

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Deceased first inventor's last known residence 5 Scarlet
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Deceased first inventor's citizenship USA

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Full name of second inventor Glenn D. Kirwin (deceased)

Signed for deceased
second inventor by
legal representative
(wife) pursuant to
37 C.F.R. § 1.42

 3/27/2002
Joan Kirwin Date

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